

Prepared For
JANE HALBRITTERAccount Number
XXXX-XXXXX2-64001Closing Date
12/08/06

Page 3 of 10

Due in Full continued

Amount \$

11/11/06	AOL HIGH SPEED 888-889-7201 NY INTERNET SVC TWX*AOL HIGH SPEED 1106 ROC No. 0008534409
11/11/06	PREMIUM SERVICES 888-265-9269 NY ONLINE SVCS TWX*AOL PREMIUM SVCE 11 ROC No. 0008493684
11/12/06	PRICE CHOPPER #206 ROME NY SUPERMARKET
11/14/06	BLOCKBUSTER VIDEO #3ROME NY VIDEO SALES/RENTALS
11/16/06	SUPERCNTR 2234 ROME NY GENERAL MERCHANDISE
11/17/06	PRICE CHOPPER #206 ROME NY SUPERMARKET
11/21/06	THE LIMITEDSYRACUSE NY WOMANS APPAREL ROC No. 0050005703
11/21/06	NOLAND-BONITA SPRINGBONITA SPRING FL PLUMBING/HEATING
11/21/06	EXPRESS SYRACUSE NY EXPRESS APPAREL ROC No. 0020008568
11/21/06	MACY'S 148 CAROUSEL SYRACUSE NY GLASSWARE
11/21/06	MACY'S 148 CAROUSEL SYRACUSE NY MAC
11/21/06	LORD AND TAYLOR SYRACUSE NY APPAREL ACCS ROC No. 0700010391
11/21/06	LORD AND TAYLOR SYRACUSE NY APPAREL ACCS ROC No. 0700840067
11/21/06	GAP #4107/THE GAP #4SYRACUSE NY MEN'S/WOMEN'S CLOTHING
11/21/06	Abercrombie and FitchSYRACUSE NY RETAIL MERCHANDISE ROC No. 0202050101
11/21/06	AM EAGLE OUTFIT000087SYRACUSE NY MEN'S/WOMEN'S CLOTHING
11/21/06	BORDERS BKS & MU SYRACUSE NY BOOKS/SUPPLIES/GIFTS
11/21/06	BORDERS BKS & MU SYRACUSE NY BOOKS/SUPPLIES/GIFTS
11/21/06	CHARLOTTE RUSSE #111SYRACUSE NY APPAREL ACCESSORIES ROC No. 0000000000
11/22/06	PRICE CHOPPER #206 ROME NY SUPERMARKET
1/25/06	TARGET 1492 1492 NEW HARTFORD NY DISCOUNT STORE

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Continued on reverse

pared For
NE HALBRITTERAccount Number
XXXX-XXXXX2-64001

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is in Full continued

Amount \$

25/06	TJMAXX 0865	NEW HARTFORD 50NY	
	13413		
	GENERAL MDSE		
	ROC No. 8650022832		
25/06	BEST BUY CO 0545	NEW HARTFORD NY	
	ELECTRONICS/APPLIANCES		
	ROC No. 060 07320		
25/06	BEDBATH&BEYOND#0511	NEW HARTFORD NY	
	DEPARTMENT STORES		
25/06	H&M #11	NEW HARTFORD NY	
	APPAREL/ACCESSORIES		
	ROC No. 0000000000		
25/06	PIER 1 IMPORTS000121	NEW HARTFORD NY	
	SPECIALTY RETAIL STORE		
26/06	CIC*Triple Advantage877-481-6825	CA	
	CONSUMER CREDIT REPORT		
	ROC No. 0000000000		
27/06	FILENES BASEMENT593	WASHINGTON DC	
	APPAREL/HOUSEWARE20045		
27/06	5TH AVE BEAUTY & NAI	WASHINGTON DC	
	BEAUTY SUPPLY		
28/06	NOLAND-BONITA SPRING	BONITA SPRING FL	
	PLUMBING/HEATING		
29/06	H&M #7 0007	SYRACUSE NY	
	3154728770		
	Description		
	APPAREL/ACCESS		
29/06	OLSSONS BOOKS NATL A	WASHINGTON DC	
	7034171087		
29/06	FOREVER 21 #92 0000	SYRACUSE NY	
	8009661355		
	Description		
	APPAREL ACC		
29/06	VICTORIA'S SECRETS	SYRACUSE NY	
	Women's Apparel		
	ROC No. 0020000782		
30/06	MARSHALLS 0251	ROME 50NY	
	13440		
	GENERAL MDSE		
	ROC No. 2510057178		
30/06	LOWES	ROME NY	
	HOME IMPROVEMENT		
30/06	PRICE CHOPPER #206	ROME NY	
	SUPERMARKET		
01/06	TARGET.COM	TARGET.COM MN	
	GENERALMERCH		
	TGT*TARGET.COM		
	ROC No. 0023496350		
01/06	TARGET.COM	TARGET.COM MN	
	GENERALMERCH		
	TGT*TARGET.COM		
	ROC No. 0023752767		
02/06	MACY'S 148 CAROUSEL	SYRACUSE NY	
	SOCIAL SEPARATES		
02/06	MACY'S 148 CAROUSEL	SYRACUSE NY	
	IMPULSE		

REDACTED

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Prepared For
JANE HALBRITTER

Account Number
XXXX-XXXXX2-64001

Closing Date
12/08/06

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e in Full continued

Amount \$

12/02/06	WILLIAMS-SONOMA 0525SYRACUSE NY HOME FURNISH ROC No. 0022430192
12/03/06	JOE TAHAN'S FURNITURROME NY HOME FURN
12/04/06	P & C FOODS #3014 SROME NY GROCERIES/SUNDRIES ROC No. 4243014006
12/05/06	BEDBATH&BEYOND#0511 NEW HARTFORD NY DEPARTMENT STORES
12/05/06	MACY'S 208 UTICA NEW HARTFORD NY SOCIAL SEPARATES
12/05/06	MACY'S 208 UTICA NEW HARTFORD NY KITCHEN ELECTRICS Description PERSONAL CARE E NEOTRADITIONAL ROC No. 2080169239
12/05/06	MACY'S 208 UTICA NEW HARTFORD NY LANCOME
12/05/06	H&M #11 0011 NEW HARTFORD NY 3157970387 Description APPAREL/ACCESS
12/05/06	BEST BUY CO 0545 NEW HARTFORD NY ELECTRONICS/APPLIANCES ROC No. 006 06341
12/06/06	ITUNES MUSIC STORE CUPERTINO CA COM*PUTER/SOFTWARE ROC No. 3153363664
12/07/06	RAYMOUR & FLANIGAN OYORKVILLE NY 3157684100 Description FURNITURE,HOME
12/07/06	TARGET 1492 1492 NEW HARTFORD NY DISCOUNT STORE
12/07/06	TJMAXX 0865 NEW HARTFORD 50NY 13413 GENERAL MDSE ROC No. 8650025410
12/07/06	JOE TAHANS FURNITUREYORKVILLE NY FURNITURE/HOME STORE
12/07/06	EXPRESS NEW HARTFORD NY EXPRESS APPAREL ROC No. 0020005078
12/07/06	BEDBATH&BEYOND#0511 NEW HARTFORD NY DEPARTMENT STORES

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Total Due in Full Activity

Continued on reverse

ANNE HALBRITTER

Account Number
XXXX-XXXXX2-64001

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Important Notice

Information on Flexible Payment Features

You may have access to one or more Flexible Payment Features as part of your Card account. The current Annual Percentage Rates (APRs) and Daily Periodic Rates (DPRs) for the Flexible Payment Features are as follows:

For Sign & Travel, the APR is 18.24%, the DPR is 0.0500%

Please refer to page 2
for further important
information regarding
your account



Monthly Statement and Program News

Page 7 of 10

For questions about your Membership Rewards account, contact

1-800-AXP-EARN
(297-3276)

www.americanexpress.com/rewards

American Express
Membership Rewards
P.O. Box 297813
Ft. Lauderdale, FL 33329-9785

Statement Period
October 1, 2006 - October 31, 2006
Account activity after this period does not appear on this statement

Prepared for
JANE HALBRITTER
Membership Rewards® Account Number
1M84761600

Available Points
522,742

Points are available when charges are paid in full and all your accounts are in good standing.



Account Summary	Opening points balance	507,711
	New points earned	+15,031
	Points transferred or redeemed	0
	Reinstated points and adjustments	0
	New points balance	=522,742

New Points Earned

10/01/06 - 10/31/06	Points Activity On Eligible Charges	Bonus Points Awarded	Total Points Activity Per Card
Gold XXXX-XXXXX2-64001	11,165	0	11,165
Business Platinum XXXX-XXXXX7-31001	3,866	0	3,866
Totals	15,031	0	15,031

Membership Rewards points earned may be transferred or redeemed as long as all enrolled Card accounts are in good standing. Points transferred or redeemed cannot be reversed back into the program. Forfeited points can be reinstated for a fee by calling the number provided below. Eligible Card charges are outlined in the Membership Rewards program Terms and Conditions in your Membership Rewards Guide. If you have questions, please visit www.americanexpress.com/rewards or call 1-800-AXP-EARN (297-3276). From overseas, call collect 305-816-2799.

Relax and Unwind in Luxury with the Preferred Hotel Group!

Synonymous with refined global travel and hospitality, Preferred Hotel Group encompasses a range of styles and experiences from around the world. Whether seeking a city or resort destination, impeccable service, taste and ambiance await you. To experience true luxury and sophistication, visit a member of Preferred Hotels & Resorts. Delight in our wellness spas, hone your swing on our world-class golf courses or simply relax. To learn more visit www.preferredhotelfgroup.com/ameXMRewards.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and fees may apply, visit www.preferredhotelfgroup.com/ameXMRewards to learn more.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 1425)

Ski, Shop and Relax with American Skiing Company

Like snowflakes, no two ski trips are alike. American Skiing Company resorts always have what you came for--and more. Prime terrain and reliable snow. Slopeside lodging, dining and spas. Make plans for your next ski trip now.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and fees may apply. For more information, visit www.peak.com.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276).

(MR Message 6028)



Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

Continued on reverse

Membership Rewards® Account Number
1M84761600



Page 8 of 10

Stay at a Marriott Vacation Club Villa!

Marriott Vacation Club Villas offer all of the comforts of home in some of the world's most sought after vacation destinations. Spacious villas feature kitchens, living and dining areas, master bedrooms with soaking tub, washer/dryer and more! Choose from 2 destinations with these exclusive Membership Rewards packages. Choose from a 5 or 7-night package with accommodations in a one or two-bedroom villa in sunny Palm Beach, Aruba—or stay 3 nights in a two-bedroom villa in beautiful Palm Desert, CA.

Terms and conditions of the Membership Rewards® program apply. For more information, visit www.membershiprewards.com. Taxes and fees may apply.

To preview this reward and to redeem points, visit www.membershiprewards.com or call 1-800-AXP-EARN (297-3276). For more information, visit www.vacationclub.com.

(MR Message 4259)

Earn Double Points When You Celebrate the Holidays with Spa Finder Gift Certificates

Give the gift of relaxation & pampering from Spa Finder this holiday season, plus earn double Membership Rewards® points. Spa Finder Gift Certificates are redeemable at more than 3,000 day, destination, resort and medical spas worldwide. Visit www.spafinder.com or call 1-888-ALL-SPAS (1-888-255-7727) and earn double points today.

Offer valid through 12/31/08. To earn bonus points, you must be enrolled in the Membership Rewards program at the time of purchase and charge your purchase to an eligible, enrolled American Express® Card. Bonus points will be credited to your Membership Rewards account 6-8 weeks after charges appear on your billing statement. Bonus ID: 0250.

Celebrate the holidays! Earn double points on Spa Finder products and Gift Certificates redeemable at more than 3,000 spas worldwide. Visit www.spafinder.com or call 1-888-ALL-SPAS (1-888-255-7727) today. (MR Bonus ID 0250)

Earn Double Points This Holiday Season Every Time You Spend \$150 or More at Loehmann's!

Shop for everyone on your list at Loehmann's, and earn a gift for you too—double points! Loehmann's is a place to find a variety of top designer names at bargain prices. Now you can earn double Membership Rewards® points every time you spend \$150 or more from November 25, 2006–January 1, 2007 at Loehmann's.

Offer valid for purchases made 11/25/06–1/1/07 in store only and not valid on all cards or previous purchases. To be eligible to earn bonus points, you must be enrolled in the Membership Rewards Program ("Program") at the time of purchase and you must charge your purchase of \$150 or more on an eligible, enrolled American Express® Card. Bonus points will be credited to your Program account within 6-8 weeks after charges appear on your billing statement. Bonus ID: 4966.

Visit www.loehmanns.com to find a Loehmann's store nearest you.

(MR Bonus ID 4966)

Reward Yourself with the Harmon Kardon® Universal Activity Based Remote: 30,000 Points

Simplify your home theater with this universal activity-based remote. Features a Web-based setup where all your electronic equipment is programmed into the remote by filling out simple online forms. It also enables you to choose an activity icon from the color LCD screen! Redeem for this or other great home theater goods only from the American Express Membership Rewards® program. (Reward code: RY2766; Points: 30,000).

To redeem, visit www.membershiprewards.com/HarmonKardonRemote or call 1-800-AXP-EARN (297-3276) by January 15, 2007.

(MR Message 4294)

Terms and conditions of the Membership Rewards program apply.



LOEHMANN'S

harman/kardon®

ers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be closing to the merchant that you meet these criteria.


OPEN SM

535,185
Membership Rewards®
Points Available
 at 1/30/08. When charges due are paid in full and all accounts are in good standing.

 Prepared For
HALBRITTER
STONEHEDGE HEALTH

 Account Number
3727-150517-31001

 Closing Date
12/24/06

Page 1 of 8

Previous Balance \$	Payment Activity \$	New Activity \$ Inc. Adjustments	New Balance \$

Please Pay By
01/08/07

 Please refer to page 2
 for important information
 regarding your account

 To manage your Account, visit us online at open.americanexpress.com or call Customer Service at
 1-800-492-8468.

Why Wait in Line to Rent a Car?

 Bypass lines and paperwork and go right to your car. As a Business Platinum Card® member, you can receive exceptional car rental benefits and service. We have reserved a membership for you in the premium car rental programs including Emerald Club from National Car Rental®, Avis Preferred® Select, Hertz #1 Club Gold®. All you have to do is enroll! Sign up online at open.com/businessplatinum/carrental or call Business Platinum Travel at 1-800-553-9497. Terms and conditions apply.

Activity		Amount \$
* indicates posting date		
2/05/06	PHONE PAYMENT RECEIVED THANK YOU XXXXX55907 NET BANK NATIONAL ASSOCIATION	
Due in Full Activity for JANE HALBRITTER and XXXX-XXXXXX-31001		Amount \$
1/25/06	5% OPEN Savings at FedEx FEDEX #853245501165 \$40.00 11/21/06	
2/10/06	5% OPEN Savings at FedEx FEDEX #853245501051 \$40.00 11/08/06	
3/6/06	5% OPEN Savings at FedEx FEDEX #853245501110 \$40.00 07/31/06	
2/23/06	5% OPEN Savings at FedEx FEDEX #853245501164 \$40.00 12/19/06	

REDACTED

Please fold on the perforation below, detach and return with your payment

Payment Coupon:

 Account Number
3727-150517-31001
Please Pay By:
01/08/07

Continued on Page 3

 To Pay by Computer, visit
open.americanexpress.com. To Pay by Phone,
 call 1-800-472-9297.

 Please enter account
 number on all checks and
 correspondence.

 Make check payable to
 American Express.

 See Finance Charges
 section on reverse side for
 a description of when
 additional Finance
 Charges are not assessed
 on Features.

JANE HALBRITTER
STONEHEDGE HEALTH
8231 BAY COLONY DR
NAPLES FL 34108-7794


Mail Payment to:

AMERICAN EXPRESS
PO BOX 360001
FT LAUDERDALE FL 33336-0001

0000372715051731001 000393663000393663 20 H

Prepared For
ANE HALBRITTER
ITONEHEDGE HEALTH

Account Number
 XXXX-XXXXX7-31001

Page 2 of 8

Payments: Payments received after 12:00 noon or on weekends or holidays may not be credited until the next business day. Payments must be in US Dollars and drawn on a bank located in the US. Unless you are paying by computer or by phone, please submit your payment in the enclosed envelope with the payment coupon and the account number indicated on the check. Please do not send post-dated checks. They will be deposited upon receipt. If payment is made in any other form or at any other location, there may be a delay in processing. We reserve the right to process checks electronically, at our discretion and any representations, by transmitting the amount of the check, routing number, account number and check serial number to your financial institution. Your checking account may be debited as soon as the same day we receive your payment. If we can not collect the funds electronically at first presentation, we may issue a draft against your account for the amount of the check. **Authorization for Electronic Payments:** By using the American Express Pay by Computer, Pay by Phone or any other American Express electronic payment service, you will be authorizing American Express to initiate an electronic debit to the financial account you specify in the amount you request. To use Pay By Computer, please visit us at www.americanexpress.com. A \$5 annual subscription fee to *Fortune Small Business* magazine included in your annual fee. If you pay an annual fee but do not wish to receive the magazine, call the number on the back of the Card. **Lost or Stolen Card:** If the Card is lost or stolen, telephone us immediately at the number indicated on our paper statement or click on the Customer Service link online. Outside the U.S., call collect or contact the nearest American Express Travel Service Office or other local American Express office. **Finance Charges:** Average Daily Balance Method for Calculation of Finance Charges: We use the Average Daily Balance method to calculate Finance Charges on your Account. Under this method, we figure the Finance Charges on your Account by applying the daily periodic rate to the Average Daily Balance (as described below) for each feature (such as Purchase, Cash Advance and advance Transfer features) of your Account (including current transactions). To get the Average Daily Balance for each feature, we (1) take the beginning balance for the feature each day (including unpaid Finance Charges from previous billing periods), (2) add any new transactions, debits, or fees, (3) subtract any payments or credits, and (4) make any appropriate adjustments. *For each day after the first day of the billing period, we also add an amount of interest equal to the previous day's daily balance multiplied by the daily periodic rate for the feature.* This gives us the daily balance for the feature for that day and the beginning balance for the feature for the next day. If this balance is negative, it is considered to be zero. Then, we add up all the daily balances for the feature for the billing period and divide the total by the number of days in the billing period. This gives us the Average Daily Balance for the feature. If you pay the New Balance on this statement by the next Closing Date, then you will avoid additional Finance Charges on features included in this New Balance. If you multiply the Average Daily Balance for each feature by the number of days in the billing period and the daily periodic rate for that feature, the result will be the Finance Charge assessed on that feature, except for variations caused by rounding. The total Finance Charge for the billing period is calculated by adding the Finance Charges assessed on all features of the Account. *This method of calculating the Average Daily Balance and Finance Charge results in daily compounding of Finance Charges.* The minimum Finance Charge for any billing period in which Finance Charges are imposed is \$0.50. **Transactions Made in Foreign Currencies:** If you incur a Charge in a foreign currency, it will be converted into US dollars on the date it is processed by us or our agents. Unless a particular rate is required by applicable law, we will choose a conversion rate that is acceptable to us for that date. Currently, the conversion rate we use for a Charge in a foreign currency is no greater than (a) the highest official conversion rate published by a government agency, or (b) the highest interbank conversion rate identified by us from customary banking sources, on the conversion date or the prior business day, in each instance increased by 2%. This conversion rate may differ from rates which establishments use. **In Case of Errors or Questions About Your Bill:** If you think your bill is wrong, or if you need more information about a transaction which appears on your statement, write or call the Customer Service department indicated on your paper statement, or click on the Customer Service link online. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. **What We Need From You When You Have a Billing Inquiry:** 1. Your name and account number; 2. The dollar amount of the suspected error; 3. Describe in detail why you believe there is an error. If you need more information, describe the item you are unsure about. While we are investigating the amount in question, you are still obligated to pay the parts of your bill that are not in question. Please retain any receipts pertinent to your claim. **In Case of Errors or Questions About Your Electronic Payments:** Please contact us by visiting us online at open.americanexpress.com, or you can call us at 1-800-IPAY-AXP or Pay By Phone and Pay By Computer issues, or 1-800-CASH-NOW for Express Cash and automatic payment issues. You can also write to the Express Cash Operations address indicated on your statement. If you think your statement, receipt or transaction is wrong, please contact us as soon as possible. We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared. **When contacting us:** 1. Tell us your name and account number; 2. Provide the dollar amount of the suspected error; 3. Describe the error or the transfer you are unsure of, in detail as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. **Credit Balance:** If a credit balance (designated "CR") is shown on this statement, no payment is required. You may make charges against the credit balance or request a refund. Requests for refunds should be made by writing to the Refund Unit at the Customer Service address indicated on your paper statement, or click on the Customer Service link online. **Creditor:** American Express Bank, FSB. New York residents may contact the New York Banking Department to obtain a comparative listing of credit card rates fees and grace periods by calling 1-800-518-8866.



To Pay By Phone
 1-800-472-9297

Customer Service
 1-800-492-8468
 24 hours/7 days

Express Cash
 1-800-CASH-NOW

Lost or Stolen Card
 1-800-492-3344

International Collect
 1-623-492-7719

Hearing Impaired
 (9am-5pm EST)
 TTY: 1-800-221-9950
 FAX: 1-800-695-9999
 In NY: 1-800-522-1897

Large Print and Braille
 Statements
 1-800-492-8468

Extended Payment
 Option/Select and Pay
 Option Customer
 Service
 1-800-403-1266



americanexpress.com

Customer Service
 P.O. Box 297804
 Ft. Lauderdale, FL
 33329-7804

Express Cash
 P.O. Box 297815
 Ft. Lauderdale, FL
 33329-7815

Payments
 PO BOX 360001
 FT LAUDERDALE
 FL
 33336-6001

Change of Address
 correct on front
 not use

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name or Company Name changes, please call the Customer Service number on the back of your Card.
- If your address or phone number has changed to a FOREIGN ADDRESS OR PHONE, please call Customer Service.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Home Code and
 Home Phone

Work Code and
 Work Phone

FAX (optional)

Please provide your
 e-mail address to
 receive important
 account updates and
 exclusive Cardmember
 offers and benefits.

You may visit the American Express Privacy Statement at
www.americanexpress.com/privacy for more details and to set your email preferences.



Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Closing Date
12/24/06

Page 3 of 8

Due in Full continued

Amount \$

11/31/06 FEDEX #853245501110 ROME NY
NO REFERENCE INFO 34108
TO: - FL
FROM: JANE HALBRITTER 13440
003 EXP SVR.PKG 87LB AWB853245501110
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 3245501110

11/08/06 FEDEX #853245501051 ROME NY
NO REFERENCE INFO 34135
TO: NOLAN COMPANY FL
FROM: JACE HALBRETTER 13440
001 PRIORITY LTR 1LB AWB853245501051
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 3245501051

11/21/06 FEDEX #853245501165 ROME NY
53520
TO: - WI
FROM: JANE HALBRETTER 13440
001 PRIORITY PAK 3LB AWB853245501165
FEDEX CUSTOMER SERVICE #1-800-622-1147
ROC No. 3245501165

11/25/06 STAPLES NEW HARTFORD NY
OFFICE SUPPLIES

11/25/06 CITGO3971 KIRKLAND NCLINTON NY
CITGO
GAS/MSC96 380923971034

11/26/06 US AIRWAYS PHONE SALE NC
US AIRWAYS
From: SYRACUSE NY To: WASHINGTON NAT'L D
NOT AVAILABLE Carrier: US Class: Y6
Ticket Number: 03721647533472 Date of Departure: 11/27
Passenger Name: HALBRITTER/JANE
Document Type: PASSENGER TICKET

REDACTED

Continued on Page 4

Please detach here

Travel Insurance Premium Refund/Credit Form

Please see the back if requesting refunds for TravelAssure, TravelAssure Classic or International Medical Protection. Otherwise, continue below. Please fill out this form to request refunds for travel insurance premiums incurred with the purchase of an airline ticket or a car rental. If you have been charged an insurance premium for one of the reasons listed to the right, please provide the information requested below. Please deduct the total premium refund amount from your total balance due and return this form with your payment. In order to receive a refund, you must fill out this form completely. Failure to do so may result in a delay in processing or a denial of your request. Please do not fill out this coupon if you cancelled an airline ticket or a car rental reservation and expect credits for these on your American Express account. These premiums will be automatically refunded to you- any refunded premiums will appear as credits on your monthly statement.

Reasons for Refund/Credit:

- Non-fare airline services charge(s) (e.g. excess baggage, itinerary charges, upgrade, or any other non-air transportation charge)
- An uninsured person
- Non-scheduled airline flights (e.g. private jet)
- Two or more premium charges for same car rental
- Car rental no show
- Other charges unrelated to actual car rental (e.g., gas)
- Car rental in an excluded country
- A vehicle other than a rental car
- Cancelled Trip with non-refundable ticket
- Other reason

Account Number:
3727-150517-31001

Vendor Name	Ticket/Rental Amount	Ticket Number	Month Billed	No. of Premiums	Program	Total Premium Refund Requested
"Airline"	\$374.20	001643835	March	1	Travel Delay	\$9.95

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXXX-31001

Page 4 of 8

Due In Full continued

Amount \$

1/26/06	US AIRWAYS	PHONE SALE	NC
	US AIRWAYS		
	Routing Details Not Available		
	Ticket Number: 03706170477601		
	Passenger Name: HALBRITTER/JANE		
	Document Type: MISC. CHARGE ORDER (MCO)/PREPAID TICKET AUTH.		
1/28/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	AIRFLIGHT INSURANCE PREMIUM		
	TKT NO. 03721647533472		
1/28/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 03721647533472		
1/29/06	US AIRWAYS	PHOENIX	AZ
	US AIRWAYS		
	From:	To:	Carrier:
	WASHINGTON NAT'L D	SYRACUSE NY	US
		NOT AVAILABLE	Class:
			LA
	Ticket Number: 03778003455026		Date of Departure: 11/29
	Passenger Name: HALBRITTER/JANE		
	Document Type: PASSENGER TICKET		
1/29/06	WILLARD INTERCONTINENTAL	202-6289100	DC
	00000000		
	LODGING:		
1/30/06	APPLEBEES	354004ROME	NY
	FOOD AND BEVERAGE		
	FOOD	53.10	
	TIP	10.00	
2/01/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	AIRFLIGHT INSURANCE PREMIUM		
	TKT NO. 03778003455026		
2/01/06*	TRANSACTION PROCESSED BY AMERICAN EXPRESS		
	BAGGAGE INSURANCE PREMIUM		
	TKT NO. 03778003455026		
2/02/06	SAVON GAS #39	VERONA	NY
	000004883		
	SERVICE STATIONS		

REDACTED

Continued on Page 5

Premium Refunds for TravelAssure and TravelAssure Classic please consult the table below to determine how to process your refund.

Reason for Refund	How to Process Your Premium Refund for TravelAssure or TravelAssure Classic
Reason other than cancelled trip	(A) You're entitled to a full premium refund. Please deduct the total premium refund amount from your total balance due and return this form with your payment. Make sure you complete the grid on the front indicating the refunds you're requesting.
Cancelled my trip	(B) If you don't expect a credit for your airline ticket charge, you're entitled to a partial premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, please deduct \$10 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, please deduct \$8 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of this form indicating the refunds you're requesting, and return it with your payment. (C) If you expect credit for your airline ticket charge, you don't need to fill out this form. You'll automatically receive partial premium refunds once your ticket has been credited on your American Express account. Refunds will appear as credits on your monthly statement.
Insurance premium was charged for a non-insurable person	(D) If you expect credit for your airline ticket charge, you're entitled to a full premium refund as follows: <ul style="list-style-type: none"> For TravelAssure, deduct \$18.95 from your total balance due for each premium charge you'd like refunded. For TravelAssure Classic, deduct \$11.95 from your total balance due for each premium charge you'd like refunded. Make sure you complete the grid on the front of the form indicating the refunds you're requesting, and return it with your payment. Note: you'll automatically receive the remainder of your premium refund once your airline ticket has been credited on your American Express account. The remainder refunds will appear as credits on your monthly statement. (E) If you don't expect a credit for your airline ticket charge, follow the method outlined in section (A) above.

Premium Refunds for International Medical Protection

Deduct the total premium refund amount you're requesting from the total balance due and return this form with your payment. Please complete the grid on the front indicating the refunds you're requesting. If you expect a credit for your airline ticket charge, don't fill this form out. You'll automatically receive refunds once your ticket is credited on your American Express account. Refunds will appear as credits on your monthly statement. If you have any questions about requesting your refund, please call the number on the back of your American Express Card. For cancelled trips, refunds aren't given for trip cancellation portion of premium since that coverage already went into effect. You'll receive partial refunds of \$10 per TravelAssure and \$8 per TravelAssure Classic charge. You can still submit claims to recover nonrefundable trip costs.



Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Closing Date
12/24/06

Page 5 of 8

Due in Full continued

Amount \$

1/6	ORIGINAL GRIMALDI'S UTICA RESTAURANT FOOD TIP	NY	
2/05/06	BREMER'S WINE & LIQUOR NEW HARTFORD LIQUOR STORE	NY	
2/08/06	AIR TKT SERVICE FEE ISSUED BY AMEX HALBRITTER/JANE TKT# 03778003455 02 ROC No. 7800345502		
2/11/06	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0029604912		
2/11/06	AMAZON.COM AMZN.COM/BILL WA 98101 AMAZON.COM MERCHANDISE ROC No. 0030057413		
2/12/06	HP HOME STORE 888-999-4747 8889994747	CA	REDACTED
2/13/06	ORIGINAL GRIMALDI'S UTICA RESTAURANT FOOD TIP	NY	
2/13/06	D J WALL STREET JOUR 800-568-7625 4135927761	MA	
2/14/06	BMW ASSIST 888-333-6118 BMW ASSIST BMW ASSIST *SERVICES ROC No. 0032147835	TX	
2/15/06	EXXONMOBIL 7504728069 NATICK PAY AT PUMP 7504728069	MA	
2/15/06	HESS 32372 ROME 000000808 SERVICE STATIONS	NY	
2/15/06	SAVON GAS #39 VERONA 000015091 SERVICE STATIONS	NY	
2/15/06	SITE GENIE, LLC ROCHESTER WEB PAGE HOSTING	MN	
2/16/06	MBTA - CENTRAL (RL MBOSTON 6172225999 Description Price GENERAL MERCHANDISE	MA	
2/16/06	FIRE + ICE BOS. 8000 BOSTON 6174823473 FOOD/BEVERAGE TIP	MA	
2/18/06	GRENDEL'S DEN CAMBRIDGE MA FOOD AND BEVERAGE		

Continued on reverse

Prepared For
ANE HALBRITTER
TONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

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Due in Full continued

Amount \$

2/19/06	FEDEX #853245501154 ROME NY 33912 TO: ONE JAR ONE & 11 FL FROM: JANET HAIBOTTER 13440 001 PRIORITY LTR 1LB AWB853245501154 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 3245501154
2/20/06	TRANSACTION PROCESSED BY AMERICAN EXPRESS Goods/Services
2/20/06	FEDEX #859293973441 ROME NY 13440 TO: JANE HALBRITTER NY FROM: HARRINGTON & PHARMACY 34110 001 STANDARD LTR 1LB AWB859293973441 FEDEX CUSTOMER SERVICE #1-800-622-1147 ROC No. 9293973441

REDACTED

Total Due in Full Activity

**OPEN Savings Summary**

Prepared For
JANE HALBRITTER
STONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Page 7 of 8

Total Savings to Date
For This Account

Savings Since
Jan 2006

Savings This Period
Through Dec 24

\$ [REDACTED]

Program	End Date	Transactions This Period	Discount % or Credit	Savings This Period	Savings Since Jan 2006
FEDEX - Ground, Express and international shipments	Ongoing				
HERTZ - Car rentals	Ongoing				
HYATT - Hotels and resorts in the U.S.	Ongoing				
JETBLUE Flight purchases	Ongoing				
FEDEX - 10% BONUS SAVINGS ON GROUND UP TO \$30 N SAVINGS PER CARD ACCOUNT	Expired				
AIRFIELD INN BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
AMERICAN EXPRESS GIFT CARDS - Gifting solutions	Ongoing				
AT&T - Local and long distance small business calling plans	Ongoing				
COURTYARD BY MARRIOTT - For participating hotels, visit marriott.com/opensavings	Ongoing				
DELTA Flight purchases	Ongoing				
FEDEX KINKO'S OFFICE AND PRINT CENTERS - Document solutions and business services	Ongoing				
GATEWAY - Desktop and notebook PCs, servers, storage solutions, and more	Ongoing				
RUBY TUESDAY - Casual dining	Ongoing				
SYMANTEC - Security and Back-up software including Norton(TM) products	Ongoing				
WINGATE SUITES BY MARRIOTT - For particip. hotels, visit marriott.com/opensavings	Ongoing				
WINGATE INNS - Hotels in the U.S.	Ongoing				
1-800-FLOWERS.COM - Flowers and gifts	Ongoing				
Totals				\$	\$

REDACTED

Other Ways To Save**Great New Places to Use Your Business Card**

Sunstar Butler is a designer, manufacturer, and seller of oral care products used in the prevention of tooth decay and periodontal disease. Use your American Express® Business Card to purchase dental supplies.

Delaware Brick is located in Delaware and Maryland and sells brick, stone, pavers and related building materials. Build with brick. Carolina Plumbing Supply is a leading supplier of residential and commercial plumbing products. Use your American Express® Business Card online or in their decorating showroom, Carolina Decorative Plumbing.

(CE 108244)

Sunstar Butler:
www.sunstarbutler.com or
call 1-800-528-8537
Delaware Brick:
Call 1-302-994-0948
Carolina Plumbing:
www.carolinaplumbing.com or call
1-888-876-1424

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.

pared For
ANE HALBRITTER
TONEHEDGE HEALTH

Account Number
XXXX-XXXXX7-31001

Page 8 of 8

Did You Know? You Can Use Your Business Card at -



New Horizons Computer Learning Centers is a provider of training that can transform your business and give it a competitive edge.

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(CE 108253)

New Horizons:
www.newhorizons.com or
call 1-800-725-3276

Mobile Storage Group:
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or call 1-800-662-8810

Atacom:
www.atacom.com

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<http://offers.hertz.com/enrolltag> and you will automatically receive 10 rental credits and double credit on each rental day for the first 90 days after you enroll.

(CE 108270)

Travel Medical Protection - Travel with Peace of Mind



Travel Medical Protection, offered exclusively to American Express® Business Cardmembers, provides insurance coverage for up to \$100,000 for eligible expenses related to evacuations and medical and dental emergencies, while on a Covered Trip traveling anywhere in the world, when more than 150 mile radius from Your Permanent Residence for up to 45* days whether driving, flying on a Scheduled Airline or taking the Amtrak.

Travel Medical Protection is underwritten by AMEX Assurance Company, Administrative Office, De Pere, Wisconsin. Coverage is subject to the terms, conditions, and exclusions of Master Policies: (varies per state) AX0950, AX0916, AX0124 or Policy Form Number TMP-IND and is subject to change with notice. *In most states.

There are some things you can't pack in a suitcase, like adequate insurance. So, travel with peace of mind! To learn more about the coverage or how You and Your employees can enroll, call 1-800-618-8302 and mention RSMF code XJT.

(CE 108241)

Offers are made only to Cardmembers who meet certain qualifying criteria. By responding you will be disclosing to the merchant that you meet these criteria.